

From: Sherry Berman <sherry.berman@me.com>
Sent: Saturday, September 19, 2015 9:01 PM
To: EBSA, E-ORI - EBSA
Subject: Options in IRA's

When interest rates are near 0, it is hard to make your IRA have any growth. I do covered calls in my IRA which is a very conservative strategy. If the government takes options away in IRA's then I may need to depend on the government more as I am and don't have a lot of time to make up the losses we had from the debacle of 2008 with interest rates being near 0 until now. There are no bubbles in this arena. The people that do this are individual users like myself. Brokers don't have time to do this strategy. Not sure why you would do this.

Sincerely,
Sherry Berman

Thank you,
Sherry Berman

Sent from my iPhone